

USE OF PERSONA OBJECT IN ELECTRONIC TRANSACTIONS**ABSTRACT OF THE INVENTION**

A method, system and computer program product for controlling information gathered by data collection agencies in an electronic transaction. In one embodiment, a method comprises the step of selecting a persona facet by a user of a client in a network system where the selected persona facet comprises user selectable information, e.g., name, e-mail address, unique key, public key, private key, payment method, consumer resource data, that will be exposed in the electronic transaction. The user may then connect to a web site via a web browser. Upon initiating an electronic transaction, the user may send the selected persona facet to the web site. If the web site recognizes the persona facet, then the user may request the web site to send the information about the user stored in a database, e.g., consumer resource management database. If the web site sends the information, then the user may compare the received information with the user selectable information in the selected persona facet. If there are any differences between the received information and the user selectable information in the selected persona facet, then the database, e.g., consumer resource management database, may then be updated to include only the user selectable information. By updating the database, e.g., consumer resource management database, the information gathered by data collection agencies and distributed to marketers may be more accurate as well as limited according to the user's wishes.

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